Statistics Poland

NEWS RELEASES

Factoring activity of financial enterprises in 2025

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11.0%

Increase in the value of purchased receivables

In 2025, the study covered 48 entities conducting factoring activity. During the year, these enterprises purchased 29.7 million invoices worth PLN 581.8 billion. Factoring services of the surveyed entities were used by 31.7 thousand clients in 2025.

Basic data on factoring companies

In the population of 48 surveyed entities conducting factoring activity in 2025, there were 40 non-banking enterprises conducting this kind of activity and 8 commercial banks that dealt with factoring alongside statutory banking activity.

In 2025, factoring enterprises purchased 29.7 million invoices, 1.8% more than in the previous year

Table 1. Activities of the surveyed entities

SPECIFICATION	Total	Non-banking factoring enterprises	Factoring activity in banks
	Number of entities		
Total entities surveyed	48	40	8
Factoring – only activity	28	28	-
Factoring – dominant activity	3	3	-
Factoring – secondary activity	17	9	8

Among the non-banking factoring enterprises, 21 belonged to enterpises groups, of which 18 were subsidiaries and three were parent and subsidiary entities simultaneously (intermediate parent units).

In non-banking factoring enterprises, domestic capital dominated in 27 enterprises, and in 13 – foreign capital. In the group of non-banking factoring enterprises, joint-stock companies (19 units) and limited liability companies (19 units) dominated, two enterprise had a different legal form.

As of the end of 2025, non-banking factoring enterprises employed 1,847 persons, including 1,523 persons on the basis of an employment contract, 134 based on a mandate contract, agency contract or specific work contract. The distribution network of the surveyed non-banking factoring companies consisted of 130 branches, representative offices and affiliates.

Characteristics of factoring services

In 2025, factoring services were used by 31,709 clients, 1.4% more than in the previous year. The number of customers using factoring services at non-banking factoring enterprises increased by 1.9%, while at banks it decreased by 5.3%.

The factoring enterprises surveyed in 2025 bought 29,678 thousand invoices, 1.8% more than in the previous year. Non-banking factoring enterprises purchased 2.9% more invoices, while banks engaged in factoring saw the number of invoices purchased decrease by 8.0%.

29.6 thousand customers used factoring services in non-banking factoring enterprises in 2025, while 2.1 thousand customers used factoring services in banks

Table 2. Basic information about enterprises conducting factoring activities

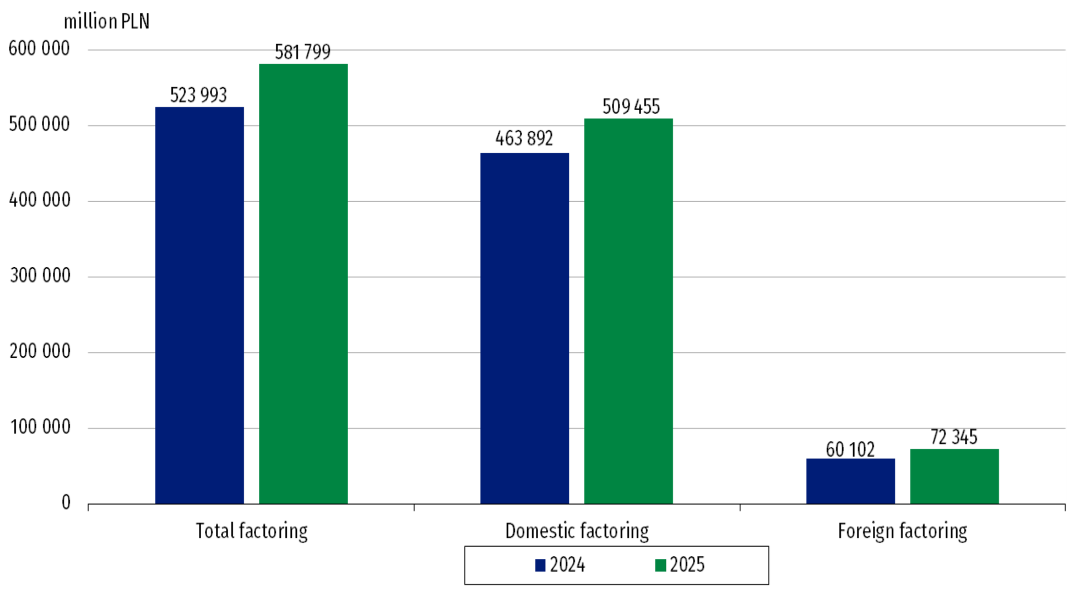
SPECIFICATION	Total		Non-banking factoring enterprises		Factoring activity in banks	
	2024	2025	2024	2025	2024	2025
Number of customers (factorers)	31 272	31 709	29 097	29 649	2 175	2 060
Number of purchased invoices *in thousand*	29 158	29 678	26 247	26 999	2 911	2 679
Value of purchased receivables *in PLN million*	523 993	581 799	432 025	483 865	91 969	97 935

The value of receivables purchased in 2025 by the surveyed factoring enterprises increased by 11.0% to PLN 581,799 million.

In the population of non-banking factoring enterprises, the value of purchased receivables increased by 12.0% and amounted to PLN 483,865 million. In this population of enterprises, domestic factoring accounted for 86.5% of the total value of purchased receivables, and factoring in foreign trade for 13.5%.

In commercial banks that conducted factoring activity, the value of purchased receivables increased by 6.5% to PLN 97,935 million. Here, domestic factoring accounted for 92.9% of purchased receivables and factoring in foreign trade accounted for 7.1%.

Chart 1. Value of purchased receivables



The value of funds engaged by enterprises dealing with factoring activity (in total) at the end of 2025 increased by 13.7% to the amount of PLN 72,068 million. The total financial resources were involved in 89.1% in domestic factoring and in 10.9% in foreign factoring.

Non-banking factoring enterprises committed funds worth PLN 56,623 million, from this 89.0% in domestic factoring and 11.0% in foreign factoring.

Funds committed by banks to conduct factoring activity amounted to PLN 15,445 million, from this 89.4% was allocated to domestic factoring and 10.6% to foreign factoring.

The factoring activity of the surveyed entities in total was financed in 64.8% from bank credits and loans, in 20.4% from own funds and in 10.3% by corporate bonds.

In non-banking enterprises, factoring activity was financed in 83.3% from bank credits and loans, and in 13.2% by corporate bonds. Factoring activity in banks was financed in 82.1% from own funds.

Financial situation of surveyed factoring companies [1]

From among the surveyed population of non-banking enterprises for which factoring activity was the only or dominant type of activity, 29 entities kept full accounting, and two kept the books of revenues and expenses.

The value of assets of 29 entities conducting full accounting in 2025 increased from PLN 46,536 million to PLN 48,647 million. The dominant item of assets were current assets - PLN 47,236 million. The share of short-term receivables in current assets amounted to 75.2% and reached PLN 33,504 million. The second largest item of current assets were short-term investments – PLN 11,680 million (24.7%), which mainly consisted of short-term financial assets (65.6%).

The value of assets of enterprises, in which factoring was the only or dominant kind of activity, increased by 4.5% during the year

The liabilities of the 29 enterprises described above were dominated by liabilities and provisions for liabilities, the value of which amounted to PLN 46,739 million (96.1% of the total value of liabilities).

Revenues from the total activity of these 29 entities amounted to PLN 3,525 million and decreased by 1.4%, of which sales revenues accounted for 95.2%. Total activity costs decreased by 5.2% and amounted to PLN 3,193 million.

The net financial result of 29 non-banking enterprises with full accounting, for which factoring was the only or dominant type of activity, amounted to PLN 232,7 million. From among this population of enterprises, 22 companies generated a positive net financial result of PLN 292,8 million, the remaining 7 suffered losses of minus PLN 60,1 million.

[1] Information about the financial situation was presented for entities keeping full accounting records, for which factoring activities are the only or dominant activity, i.e., for 29 enterpirises.

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